Remittance Transaction Research (RTR) – Privacy Impact Assessment (PIA)

PIA Approval Date: November 17, 2009

System Overview

The Remittance Transaction Research (RTR) system is a major application which is owned and operated by the IRS Wage and Investment (W&I) Division, and is designed to provide a central repository of taxpayer remittance information. RTR includes a database that contains remittance data and images of checks and vouchers captured during remittance processing for each remittance transaction performed through the Integrated Submission and Remittance Processing (ISRP) system, Remittance Strategy for Paper Check Conversion (RS-PCC) system, and Lockbox Banks. Lock Box securely delivers data to the IRS. That data is then transferred to RTR via EFTU. There is no direct interface or exchange of data between RTR and the Lockbox Banks. The RTR data is made available to authorized users across the IRS, in several different functions, who need to research payments. Users cannot modify the data and images stored in the RTR system, but are permitted to add notes concerning transaction records.

Systems of Records Notice (SORN):

- Treasury/IRS System of Records Number 122.054 Subsidiary Accounting Files
- Treasury/IRS System of Records Number 34.037 IRS Audit Trail and Security Records System

Data in the System

1. Describe the information (data elements and fields) available in the system in the following categories:

A. Taxpayer – Data gathered from the taxpayer's remittance payment check, money order and voucher include:

- Name control
- Bank routing and account numbers (Note: not been implemented yet)
- Taxpayer Identification Number (TIN)
- Payment amount
- Transaction Date
- Deposit Date
- Tax period
- Transaction code
- Master File Tax (MFT) account code

B. Employee – The RTR application captures the employees':

- Standard Employee Identifier (SEID)
- Information queried from the application; and
- Validates authorization for access.

C. Audit Trail Information – The SEID is retained from the login screen and saved in the audit trail along with query parameters provided by the user

2. Describe/identify which data elements are obtained from files, databases, individuals, or any other sources.

A. IRS – Provides database information on employee application profiles, validation of authorized access and audit trail information. The audit trail provides information on:

- Group Membership
- Authentication Pass/Fail
- Date of Login and Logout

B. Taxpayer – Provides payment instrument and an IRS voucher with MFT, payment amount, bank routing and account number, and name control.

C. Employee – Provides their SEID, password and query parameters.

D. Other Fed Agencies – There are no data elements obtained from other federal agencies.

E. State and Local Agencies – There are no data elements obtained from state and local agencies.

F. Other third party sources – Lockbox banks provide files with taxpayer remittance data (see #1A).

3. Is each data item required for the business purpose of the system? Explain.
Yes. Each data item of taxpayer information is necessary to apply the money amount to the correct taxpayer account accurately. In addition, the data file supplies total deposit information for revenue balancing. The employee information is necessary to comply with security standards and prevent unauthorized disclosure.

4. How will each data item be verified for accuracy, timeliness, and completeness?
The data is supplied to RTR from the Integrated Submission and Remittance Processing (ISRP) Systems and the Lockbox banks. These systems perform checks and balances for accuracy, timeliness, and completeness before passing data to RTR. RTR will reject any incomplete and/or inaccurate files.

5. Is there another source for the data? Explain how that source is or is not used.
RTR is a database containing images and data of taxpayer payments submitted by check or money order. This information is contained in the RTR Disaster Recovery database. In addition, ISRP and Lockbox Banks store the data and images sent to RTR for a limited time.

6. Generally, how will data be retrieved by the user?
Users access RTR (web based application) from their IRS intranet work station, and inputs query information. At a minimum, the user provides:

- Deposit date
- Amount
- Document Locator Number (DLN)
- TIN
- Name control

7. Is the data retrievable by a personal identifier such as name, TIN, or other unique identifier?
Yes. The user may submit a DLN, TIN, or name control. A combination of deposit date, amount, MFT, and the transaction date will provide payment records matching that criterion. It is required that every search use a minimum of three entries-deposit date, site code, and one additional research criteria.

Access to the Data

8. Who will have access to the data in the system (Users, Managers, System Administrators, Developers, Others)?
Users who have a need to research a taxpayer paper payment for correction of payment errors, researching a taxpayer's questioning of a payment, and researching fraudulent payments have or will have access to this research program through the authorization process of the Online 5081(OL5081) system. Currently authorized access is set up for Submission Processing, Accounts Management, Compliance and Taxpayer Advocate Service.

- **Level 00-** Access data range of 6 months, Ability to add/read notes, Max 5000, records returned, Ability to sort records and perform wildcard DLN search, Access to the online RTR Module and Help Guide.
- **Level 05-** Access data range of only 2 months, Ability to add/read notes, Max 1000, records returned, Access to the online RTR Module and Help Guide.
- **Level 10-** Access data range of only 2 months, Ability to only read notes, Max 1,000 records returned, Access to the online RTR module and Help Guide.
- **Level 15-** Perform searches using the TIN or partial DLN when combined with the Site Code with a deposit date range which cannot exceed 30 days, Ability to search using a complete DLN without any additional search criteria, Max 500 records returned.
- **Level 20-** Main menu messages, Run performance metrics reports, View remittance processing directories, View remittance processing logs.
- **Level 30-** Update Remittance Processing System Identification - RPSID ranges, Run deposited reports, Ability to access all functions of the RTR Research module, but limited in scope to the following criteria (which is the same as Level 10), Access data range of only 2 months, Ability to only read notes. Max 1,000 records returned, View remittance processing directories, View remittance processing logs.
- **Level 40-** Update interest rates, Ability to access all functions of the RTR Research module, but limited in scope to the following criteria (which is the same as for Level 10), Access data range of only 2 months, Ability to only read notes, Max 1,000 records returned, Run all reports, View remittance processing directories, View remittance processing logs.
- SAs and Developers do not have access to the data.

9. How is access to the data by a user determined and by whom?
The business owner of the RTR program determines what organizations, by function areas, and type of work users are assigned to grant access. All users request access through submitting an OL5081. For general users, the user's manager approves the request. System administrators based on the OL5081 approval updates the users' domain profile and incorporates it into RTR for access.

10. Do other IRS systems provide, receive, or share data in the system? If YES, list the system(s) and describe which data is shared.

- **Integrated Submission and Remittance Processing (ISRP) - The** ISRP system transcribes and formats data from paper returns/documents/vouchers received by the IRS Service Centers for input into the Generalized Mainline Framework (GMF), and other systems by key entry operators. It also captures check images for archiving. For purposes of RTR, ISRP creates XML files for the data and compresses the files using gzip. The remittance images are bundled into a multi-page TIF. Once ISRP creates the files, it stages them for delivery to RTR via the Enterprise File Transfer Utility (EFTU).

- **Remittance Strategy for Paper Check Conversion (RS-PCC) - RS**-PCC uses the EFTU protocol to transfer remittance data and images into the RTR system. The RS-PCC business process engine generates the RTR files for a deposit when all transactions have posted. The business process engine creates and validates an XML and TIF file. The resulting files are packaged and placed in a directory for subsequent pickup and delivery to the RTR system via EFTU.

- **Lockbox Banks.** The Lockbox Processing Systems (LOCKBOX) process payment vouchers and associated remittances submitted by taxpayers or practitioners directly to Lockbox Banks. Processing involves the ability of both bank personnel and contractor-developed programs to scan, process, and perform validity checks necessary for the IRS to complete payment processing of taxpayer and practitioner scannable and non-scannable payment vouchers, as well as non-scannable lien letters. Banking personnel at the Lockbox Banks collect remittance data and images and copy them to a DVD/CD on an internal banking IT system. The DVD/CD is then placed into an IRS owned server located at each Lockbox Bank location. The system security transfers the data electronically located in the Enterprise Computing Center in Martinsburg (ECC-MTB). Once received, ECC-MTB then transfers the data to the RTR production system at Enterprise Computing Center Memphis (ECC-MEM) and the disaster recovery system located at ECC-MTB via the EFTU protocol. EFTU will support only those file transfers that have been approved and scheduled. There is no direct connection between Lockbox Banks and RTR.

11. Have the IRS systems described in Item 10 received an approved Security Certification and Privacy Impact Assessment?

- ISRP: C&A - 2/9/2009 PIA - 9/8/2008
- RS-PCC: C&A -1/14/2008 PIA – 11/8/2007

12. Will other agencies provide, receive, or share data in any form with this system?
No. Other agencies do not provide, receive, or share date in any form with RTR.

<u>Administrative Controls of Data</u>

13. What are the procedures for eliminating the data at the end of the retention period?
The data and images for RTR are located on electronic media (database/cartridge). Once the retention period (7 years) has expired, the data and images will be overwritten. Reference for this information can be located in IRM 3.5.10.7.3.4.(3) Images.

14. Will this system use technology in a new way?
No. RTR does not use technology in a new way.

15. Will this system be used to identify or locate individuals or groups? If so, describe the business purpose for this capability.
Yes. The system is used to identify individuals relating to payment information submitted for balance due accounts. The information can be obtained from copies of the taxpayer checks and vouchers that are submitted for payment.

16. Will this system provide the capability to monitor individuals or groups? If yes, describe the business purpose for this capability and the controls established to prevent unauthorized monitoring.
Yes. IRS employees are the only Users who can access information to obtain who has made tax payments, the amount and when payments were made. This information may be used by IRS Criminal Investigators for theft and fraudulent payments. The RTR system provides reports with employee identity information on what was accessed using the application.

17. Can use of the system allow IRS to treat taxpayers, employees, or others, differently?
No. RTR does not have any analytical programming to target groups or individual.

18. Does the system ensure "due process" by allowing affected parties to respond to any negative determination, prior to final action?
No. RTR is not used for determining any negative determination.

19. If the system is web-based, does it use persistent cookies or other tracking devices to identify web visitors?
No. RTR does not use persistent cookies or other tracking devices to identify web visitors.

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